

# Office of the Attorney General Paul G. Summers

### **Department of Commerce and Insurance Commissioner Anne Pope**

#### CONSUMER ALERT

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## TENNESSEE MARKS NATIONAL CONSUMER PROTECTION WEEK WITH TIPS ON KEEPING PRIVATE INFORMATION CONFIDENTIAL

Advances in computer technology have made getting goods and services faster than ever, but along with that comes the danger of unscrupulous people having access to your private information. Tennessee Attorney General Paul G. Summers recommends Tennesseans to use care when giving out private information while shopping online, entering contests or just surfing the Internet.

In conjunction with National Consumer Protection Week, Attorney General Summers and Tennessee Division of Consumer Affairs Director David McCollum have compiled some precautionary tips to help consumers avoid becoming identity theft victims.

"Tennesseans are now able to get better access to credit and financial services, shopping choices and education resources with today's modern technology," Summers said. "But, as personal information becomes more accessible so does the potential for misuse of private information."

One of the most damaging abuses of confidential information is identity theft, which occurs when someone steals your personal information such as a social security number and uses it to open a charge account or buy merchandise. "Unfortunately, people do not realize they have become identity

theft victims until collection agencies start calling them to pay on accounts they didn't even know they had," Summers said.

Fraudulent telemarketers and fraudulent e-mail are other potential problems that can victimize consumers when confidential information gets into the wrong hands. The Tennessee Attorney General's Office and Tennessee Division of Consumer Affairs have joined a number of state and federal organizations during National Consumer Protection Week working to help consumers learn how to avoid becoming victims.

#### General Summers and McCollum offer the following privacy tips:

- \*Realize when you respond to an offer for information by calling a toll-free number, register for information or medical screenings or enter a sweepstakes, your information is probably going to be entered into a database.
- \*Don't reveal any personal information, including your birth date, mother's maiden name or social security number to anyone unless you have initiated the communication and know the person or company to whom you're talking.
- \*Ask how your personal information will be used and if it will be released.
- \*Put passwords on your credit card, bank and phone accounts, but don't use obvious passwords such as birth date, social security number, etc.
- \*Tear or shred documents with personal information rather than simply throwing them away. This includes receipts with credit card numbers, applications, insurance forms, credit offers, billing statements from all sources not just credit cards and any financial forms.
- \*Read the Internet privacy policy before you send in any personal information about yourself.